

Application No.: 09/896,438

6

Docket No.: 324212007700

**REMARKS**

Claims 1-3 are pending. Claims 1-3 were rejected. By virtue of this response, no claims have been cancelled, claims 1-2 have been amended, and new claims 4-19 have been added. Accordingly, claims 1-19 are currently under consideration. No new matter was added by virtue of amendment to existing claims and addition of new claims.

For the Examiner's convenience, Applicants' remarks are presented in the same order in which they were raised in the Office Action.

**Claim Rejections Under 35 USC §103**

Claims 1-3 are rejected under 35 U.S.C. 103(a) as being allegedly unpatentable over Disclosed Prior Art (applicant's specification) in view of Haverstock (US Patent 6,434,607) and Chapman (D. Brent Chapman & Elizabeth D. Zwicky. Building Internet Firewalls. O'Reilly & Associates Inc. 1995. pp. 45-47).

In formulating this rejection, the Examiner has relied on the disclosed material in the Background section of the present specification as described below.

Previously pending claim 1 recited in part, "a portal-institution interface over which the portal system authenticates the portal system to the institution server." For meeting this limitation, the Examiner relied on the following quote, "When the user makes a request for information from the portal, the portal server connects to the financial institution server and, using the user authentication data, logs on as the user and gets the information it needs." (Paper No. 08052005, page 4, emphasis as cited). Here, the Examiner has cited what the specification teaches as being a "stand-in" system, wherein the portal obtains and stores all the user authentication data needed to login as a proxy for the user.

By contrast, previously pending claim 1 recites, "the portal system authenticates the portal system to the institution server." Thus, in previously pending claim 1, the portal system is not relying on user authentication data to gain access to user data received from or still located at

pa-1024409

Application No.: 09/896,438

7

Docket No.: 324212007700

the institution server, as is the case with the "stand-in" system cited by the Examiner. Considering this limitation in context with the remainder of claim 1, it appears that the cited references and disclosure do not teach or suggest, either alone or in any combination, that recitation.

At least because a proper rejection under 35 U.S.C. 103 requires that all the limitations of a claim be disclosed by some combination of cited prior art, and all the limitations of previously pending claim 1 were not so disclosed, previously pending claim 1 is believed to be allowable over the prior art.

Nevertheless, Applicants have amended claim 1 to better clarify the nature of the claimed subject matter, and to broaden the subject matter so that the Applicants may have claim scope appropriate to their inventive contributions. Currently amended claim 1 recites, "logic for initiating establishment of a portal-institution interface over which the portal server may authenticate with the institution using portal authentication data." This recitation clarifies an aspect of the recitation and broadens the claim as appropriate in light of the disclosure.

Claims 2 and 3 depend directly or indirectly from claim 1. Because claim 1 is presently allowable over the cited prior art, claims 2 and 3 are also in present condition for allowance. The Examiner is therefore respectfully requested to withdraw the rejections against claims 2 and 3.

New claim 4 depends from claim 1 and recites aspects of an institution server described at least at lines 12-25 on page 7. By virtue of the recitations of claim 4 as well as dependency from claim 1, claim 4 is believed to be allowable over the prior art of record.

Regarding new claims 5-19, each new claim either recites, or depends from a claim that recites using "portal authentication data" for authenticating a portal server with an institution. This recitation finds support in the Summary of Invention, page 4, "[t]he portal can request data...using portion authentication data, as opposed to user authentication data." Further explanation may also be found in the description at page 7, lines 12-24, regarding FIG. 3.

pa-1024409

Application No.: 09/896,438

8

Docket No.: 324212007700

Because each new claim includes the above limitation, claims 4-19 are allowable over the cited prior art at least because of substantially the same reason as discussed with regard to claims 1-3.

Claims 6 and 7 depend directly or indirectly from claim 4, and substantially mirror the additional recitations of claim 2 and 3, respectively. As such, support for these claims may be found in the claims as filed.

Claims 8-16 claim various additional aspects disclosed in and supported by various portions of the specification, including at page 7, lines 12-24, FIG. 3, in the Summary, in the Abstract, and in the claims as filed. Thus, claims 7-15 add no new matter, and further recite additional limitations apparently not disclosed by any prior art presently cited. Each of claims 7-15 are thus believed to be in present condition for allowance both based on the additional recitations and by virtue of their dependence from claim 4.

Claims 17-19 are directed to a computer program product having program code which comprises "program code to initiate authentication of the portal server with the institution using portal authentication data." These claims are believed to be allowable for the same reasons as discussed with regard to currently amended claim 1 and new claim 4 as well as by virtue of the additional recitations of each claim. Claims 16-19 are also believed to be in present condition for allowance.

pa-1024409

Application No.: 09/896,438

9

Docket No.: 324212007700

**CONCLUSION**

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue. If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

In the event the U.S. Patent and Trademark office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. 324212007700. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: November 14, 2005

Respectfully submitted,

By   
Michael S. Garrabrants

Registration No.: 51,230

MORRISON & FOERSTER LLP  
755 Page Mill Road  
Palo Alto, California 94304-1018  
(650) 813-4227

pa-1024409